

**Information to identify the case:**

Debtor 1	Michael Patrick Siano	Social Security number or ITIN xxx-xx-4378
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 22-17381-CMG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Patrick Siano

12/8/23

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael Patrick Siano  
Debtor

Case No. 22-17381-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Dec 08, 2023

Form ID: 318

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2023:**

Recip ID	Recipient Name and Address
db	+ Michael Patrick Siano, 102 Haines Street East, Lanoka Harbor, NJ 08734-2819
auc	+ A.J. Willner Auctions, LLC, 81 Hamburg Turnpike, Riverdale, NJ 07457-1167
519733687	+ Capital One Auto Finance, PO BOX 60068, Sacramento CA 95860-0068
519733685	+ M&T Bank, 1 M&T PLAZA, Buffalo NY 14203
519733688	+ Parker McCay Law Offices PA, 9000 Midlantic Dr. Suite 300, PO BOX 5054, Mount Laurel NJ 08054-5054

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 08 2023 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 08 2023 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519707432	+ Email/PDF: bncnotices@becket-lee.com	Dec 08 2023 21:02:10	American Express, 200 Vessey St, New York , NY 10285-0002
519742434	Email/PDF: bncnotices@becket-lee.com	Dec 08 2023 21:02:10	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519711812	+ EDI: AISACG.COM	Dec 09 2023 01:41:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519767706	+ EDI: AISACG.COM	Dec 09 2023 01:41:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
519707433	+ Email/Text: bankruptcy@cavps.com	Dec 08 2023 20:50:00	Cavalry Portfolio Services, 1 American Ln Ste 220, Greenwich, CT 06831-2563
519711002	+ Email/Text: bankruptcy@cavps.com	Dec 08 2023 20:50:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
519737465	EDI: DISCOVER	Dec 09 2023 01:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519733686	+ EDI: DISCOVER	Dec 09 2023 01:41:00	Discover Card, 2500 Lake Cook RD, Riverwoods IL 60015-3801
519741208	Email/Text: camanagement@mtb.com	Dec 08 2023 20:50:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519715251	+ Email/Text: bankruptcydpt@mcmc.com	Dec 08 2023 20:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519766573	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 08 2023 21:02:14	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519733690	*+	Michael Patrick Siano, 102 Haines Street East, Lanoka Harbor, NJ 08734-2819

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2023 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor M&T Bank bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Midland Credit Management Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Nancy Isaacson	on behalf of Trustee Nancy Isaacson nisaacson@greenbaumlaw.com isaacson@remote7solutions.com;J101@ecfcbis.com
Nancy Isaacson	nisaacson@greenbaumlaw.com isaacson@remote7solutions.com;J101@ecfcbis.com
Thomas R. Dominczyk	on behalf of Creditor Cavalry SPV I LLC tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8